A. McBride & Collier Have Print, Internet and Television Advertisements Approved by the Louisiana State Bar Association That Inform The Public of Their Willingness To Do "No Money Down" Chapter 13 Bankruptcies

Earlier this year McBride & Collier began new print, internet, and television advertisements asserting the terms they were willing to offer potential clients. In accord with the new rules promulgated by the Louisiana State Bar Association, see Rules 1.8 (e) and 7.7 of the Rules of Professional Conduct for the Louisiana State Bar Association which are made applicable to Federal District Courts in this District pursuant to Local Civil Rule 83.2.4 (w), McBride & Collier had their advertisements pre-approved by the Louisiana State Bar Association. These approvals are attached to the Complaint as Exhibit "A." These approved advertisements apprise the public that Plaintiffs are willing to aid those in dire circumstances by advancing costs in connection with the filing of a Chapter 13 Bankruptcy, in essence a "No Money Down" Chapter 13 Bankruptcy.

B. By Email Judge Stephen V. Callaway Directed That The Advertising Must End And That The Fees of Attorneys Filing For and Representing Large Numbers of Debtors Will Be Reduced

On October 23, 2009, McBride & Collier received an email from Judge Stephen V. Callaway indicating that "No Money Down" Advertising must end "A.S.A.P." A copy of this email is attached to the Complaint as Exhibit "B." The e-mail from Judge Stephen Callaway further states that the "No Look" fees allowed Chapter 13 counsel will likely be reduced as the number of cases filed by an individual lawyer increases.

Since the plan set forth in the email directly and greatly affects Plaintiffs' livelihood and as the directive on advertising is violative of Plaintiffs' rights of free speech, Plaintiffs filed a "Motion

lodestar analysis. Because Chapter 13 is often a high volume practice, most courts have instituted local rules which establish no-look fees.")(emphasis added).